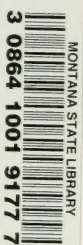


Aggregate Assets, Liabilities and Capital of 64 state banks and 4 trust companies, December 31, 2002, compared with 64 state banks and 3 trust companies, December 31, 2001.



(000 omitted)

	December 31		Increase/Decrease	
	2002	2001	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$711,027	\$626,045	\$84,982	13.57
Securities - Held to Maturity.....	311,375	352,644	(41,269)	(11.70)
Securities - Available for Sale.....	2,270,785	1,950,608	320,177	16.41
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	2,582,160	2,303,292	278,908	12.11
Funds Sold & Repurchase Agreements.....	202,986	(45,785)	(45,785)	(18.40)
Loans and Leases.....	6,965,368	6,616,821	348,547	5.27
Less: Allowance for Loan and Lease Losses.....	107,654	98,855	8,799	8.90
Net Loans and Leases.....	6,857,714	6,517,966	339,748	5.21
Fixed Assets.....	253,726	244,492	9,234	3.78
Other Real Estate Owned.....	11,693	6,616	5,077	76.74
Other Assets.....	393,319	358,273	35,046	9.78
TOTAL ASSETS	\$11,012,625	\$10,305,415	\$707,210	6.86
LIABILITIES				
Interest-Bearing Deposits.....	\$7,072,490	\$6,663,486	\$409,004	6.14
Non-Interest-Bearing Deposits.....	1,631,226	1,551,157	80,069	5.16
Funds Purchased & Repurchase Agreements.....	527,241	498,552	28,689	5.75
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	656,889	545,752	111,137	20.36
Other Liabilities.....	76,450	87,345	(10,895)	(12.47)
TOTAL LIABILITIES	\$9,964,296	\$9,346,292	618,004	6.61
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	127,230	120,714	6,516	5.40
Surplus.....	655,771	604,958	50,813	8.40
Undivided Profits and Capital Reserves.....	241,910	220,624	21,286	9.65
Unrealized Securities Gains & Losses (FASB 115).....	23,418	12,833	10,585	82.48
TOTAL CAPITAL	\$1,048,339	\$959,129	89,200	9.30
TOTAL LIABILITIES AND CAPITAL	\$11,012,625	\$10,305,421	\$707,204	6.86

Aggregate Assets, Liabilities and Capital of 16 national banks, December 31, 2002, compared with 17 national banks and 1 trust company, December 31, 2001. Compiled from information provided by Montana national banks.

(000 omitted)

	December 31		Increase/Decrease	
	2002	2001	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$218,471	\$282,125	(\$63,654)	(22.56)
Securities - Held to Maturity.....	40,764	37,632	3,132	8.32
Securities - Available for Sale.....	224,659	347,748	(123,089)	(32.51)
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	275,493	385,380	(109,917)	(28.52)
Funds Sold & Repurchase Agreements.....	453,582	749,529	(295,947)	(39.48)
Loans and Leases.....	1,682,330	2,088,435	(406,105)	(19.45)
Less: Allowance for Loan and Lease Losses.....	23,183	28,783	(6,600)	(22.16)
Net Loans and Leases.....	1,659,147	2,056,652	(399,505)	(19.41)
Fixed Assets.....	55,969	63,215	(7,246)	(11.46)
Other Real Estate Owned.....	3,950	1,250	2,700	216.00
Other Assets.....	102,313	100,260	2,053	2.05
TOTAL ASSETS	\$2,768,895	\$3,640,411	(\$871,516)	(23.94)
LIABILITIES				
Interest-Bearing Deposits.....	\$1,829,518	\$2,414,502	(\$584,984)	(24.23)
Non-Interest-Bearing Deposits.....	496,366	648,295	(151,909)	(23.43)
Funds Purchased & Repurchase Agreements.....	170,405	127,732	42,673	33.41
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	24,642	30,453	(5,811)	(19.08)
Other Liabilities.....	27,037	51,957	(24,920)	(47.96)
TOTAL LIABILITIES	\$2,547,968	\$3,272,939	(\$724,961)	(22.15)
CAPITAL				
Subordinated Notes and Debentures.....	\$10,250	\$10,250	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	66,081	74,646	(8,565)	(11.47)
Surplus.....	71,275	118,360	(47,085)	(39.78)
Undivided Profits and Capital Reserves.....	67,938	161,026	(93,088)	(57.81)
Unrealized Securities Gains & Losses (FASB 115).....	5,363	3,190	2,173	68.12
TOTAL CAPITAL	\$220,907	\$367,472	(\$146,565)	(39.88)
TOTAL LIABILITIES AND CAPITAL	\$2,768,895	\$3,640,411	(\$871,516)	(23.94)
GRAND TOTAL - ALL BANKS IN MONTANA	\$13,781,520	\$13,945,832	(\$164,312)	(1.18)

STATE BANKS

December 31,

2001

Total Loans and Leases to Total Assets.....	62.64%
Total Loans and Leases to Total Deposits.....	80.03%
Total Capital and Reserve Accounts to Total Assets.....	10.40%
Tier 1 Capital to Total Assets.....	9.52%
Allowance for Loan and Lease Losses to Total Loans.....	1.55%

NATIONAL BANKS

December 31,

2001

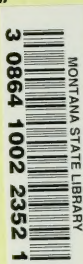
Total Loans and Leases to Total Assets.....	60.25%
Total Loans and Leases to Total Deposits.....	72.33%
Total Capital and Reserve Accounts to Total Assets.....	8.74%
Tier 1 Capital to Total Assets.....	7.61%
Allowance for Loan and Lease Losses to Total Loans.....	1.38%

2002

2001

Total Loans and Leases to Total Assets.....	56.90%
Total Loans and Leases to Total Deposits.....	68.19%
Total Capital and Reserve Accounts to Total Assets.....	10.82%
Tier 1 Capital to Total Assets.....	9.81%
Allowance for Loan and Lease Losses to Total Loans.....	1.43%

Aggregate Assets, Liabilities and Capital of 64 state banks and 4 trust companies, December 31, 2003, compared with 64 state banks and 4 trust companies, December 31, 2002.



(000 omitted)

	December 31		Increase/Decrease \$	%
	2003	2002		
ASSETS				
Cash and Balances Due from Banks.....	\$659,307	\$711,027	(\$51,720)	(7.27)
Securities - Held to Maturity.....	267,617	311,375	(43,758)	(14.05)
Securities - Available for Sale.....	2,746,808	2,270,785	476,023	20.96
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	3,014,425	2,582,160	432,265	16.74
Funds Sold & Repurchase Agreements.....	202,750	202,986	(236)	(0.12)
Loans and Leases.....	7,594,649	6,965,368	629,281	9.03
Less: Allowance for Loan and Lease Losses.....	115,238	107,654	7,584	7.04
Net Loans and Leases.....	7,479,411	6,857,714	621,697	9.07
Fixed Assets.....	286,524	253,726	32,798	12.93
Other Real Estate Owned.....	12,876	11,693	1,183	10.12
Other Assets.....	413,805	393,319	20,486	5.21
TOTAL ASSETS	\$12,069,098	\$11,012,625	\$1,056,473	9.59

LIABILITIES

Interest-Bearing Deposits.....	\$7,452,758	\$7,072,490	\$380,268	5.38
Non-Interest-Bearing Deposits.....	1,915,009	1,631,226	283,783	17.40
Funds Purchased & Repurchase Agreements.....	569,242	527,241	42,001	7.97
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	930,770	656,889	273,881	41.69
Other Liabilities.....	68,335	76,450	(8,115)	(10.61)
TOTAL LIABILITIES	\$10,936,114	\$9,964,296	971,818	9.75

CAPITAL

Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	128,285	127,230	1,055	0.83
Surplus.....	709,832	655,771	54,061	8.24
Undivided Profits and Capital Reserves.....	286,429	241,910	44,519	18.40
Unrealized Securities Gains & Losses (FASB 115).....	8,438	23,418	(14,980)	(63.97)
TOTAL CAPITAL	\$1,132,984	\$1,048,329	84,655	8.08
TOTAL LIABILITIES AND CAPITAL	\$12,069,098	\$11,012,625	\$1,056,473	9.59

STATE BANKS

December 31,

2003

2002

Total Loans and Leases to Total Assets.....	62.33%	62.64%
Total Loans and Leases to Total Deposits.....	81.07%	80.03%
Total Capital and Reserve Accounts to Total Assets.....	10.24%	10.40%
Tier 1 Capital to Total Assets.....	9.39%	9.52%
Allowance for Loan and Lease Losses to Total Loans.....	1.52%	1.55%

Aggregate Assets, Liabilities and Capital of 13 national banks, December 31, 2003, compared with 16 national banks, December 31, 2002. Compiled from information provided by Montana national banks.

(000 omitted)

	December 31		Increase/Decrease	
	2003	2002	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$91,702	\$218,471	(\$126,769)	(58.03)
Securities - Held to Maturity.....	43,908	40,764	3,144	7.71
Securities - Available for Sale.....	78,724	234,699	(155,975)	(66.46)
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	122,632	275,463	(152,831)	(55.48)
Funds Sold & Repurchase Agreements.....	30,075	453,582	(423,507)	(93.37)
Loans and Leases.....	881,853	1,682,330	(800,477)	(47.58)
Less: Allowance for Loan and Lease Losses.....	13,232	23,183	(9,951)	(42.92)
Net Loans and Leases.....	868,621	1,659,147	(790,526)	(47.65)
Fixed Assets.....	35,373	55,969	(20,596)	(36.80)
Other Real Estate Owned.....	4,852	3,950	902	22.84
Other Assets.....	32,720	102,313	(69,593)	(68.02)
TOTAL ASSETS	\$1,185,975	\$2,768,895	(\$1,582,920)	(57.17)

LIABILITIES

Interest-Bearing Deposits.....	\$843,037	\$1,829,518	(\$986,481)	(53.92)
Non-Interest-Bearing Deposits.....	177,385	496,386	(325,001)	(65.47)
Funds Purchased & Repurchase Agreements.....	28,595	170,405	(144,810)	(84.98)
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	23,715	24,642	(927)	(3.76)
Other Liabilities.....	9,546	27,037	(17,491)	(64.69)
TOTAL LIABILITIES	\$1,073,278	\$2,547,988	(1,474,710)	(57.88)

CAPITAL

Subordinated Notes and Debentures.....	\$0	\$10,250	(10,250)	(100.00)
Preferred Stock.....	0	0	0	0.00
Common Stock.....	21,253	66,081	(44,828)	(67.84)
Surplus.....	31,609	71,275	(39,666)	(55.65)
Undivided Profits and Capital Reserves.....	59,418	67,938	(8,520)	(12.54)
Unrealized Securities Gains & Losses (FASB 115).....	417	5,363	(4,946)	(92.22)
TOTAL CAPITAL	\$112,697	\$220,907	(108,210)	(48.98)
TOTAL LIABILITIES AND CAPITAL	\$1,185,975	\$2,768,895	(\$1,582,920)	(57.17)

GRAND TOTAL - ALL BANKS IN MONTANA

\$13,256,073

\$13,781,520

(\$526,447)

(3.82)

NATIONAL BANKS

December 31,

2003

2002

Total Loans and Leases to Total Assets.....	73.54%	60.25%
Total Loans and Leases to Total Deposits.....	86.93%	72.33%
Total Capital and Reserve Accounts to Total Assets.....	10.50%	8.74%
Tier 1 Capital to Total Assets.....	9.50%	7.61%
Allowance for Loan and Lease Losses to Total Loans.....	1.50%	1.38%

On the following dates, approved applications by these banks to open branches in the following locations:
1/6/03 - First Interstate Bank, Billings - Bozeman
3/12/03 - Yellowstone Bank, Laurel - Billings
5/13/03 - Farmers State Bank, Victor - Lolo
5/19/03 - Big Sky Western Bank, Big Sky - Bozeman

Helena..... AnnaCo Trust Company
College Savings Trust
First Security Bank
Valley Bank of Helena (f)
East Helena
Garfield County Bank
Glacier Bank (f)
Anaconda
Columbia Falls
Evergreen
Poison
Three Rivers Bank of Montana
Valley Bank
West One Bank
Yellowstone Bank (f)
Absarokee
Billings
First Bank of Lincoln
Bitterroot Valley Bank
Bonner
Frenchtown
First Security Bank (f)
First State Bank (f)
Manhattan
Amsterdam
Three Forks
Stockman Bank of Montana
Billings
Conrad
Cut Bank
Glendive
Plentywood
Wilbax
Miles City
Great Falls
Hysham
Terry
Warden
Advisors Trust Co.
Community Bank of Missoula (f)
Hamilton
First Security Bank (f)
Flint Creek Valley Bank (f)
Butte
Drummond
Montana State Bank (f)
First Citizens Bank (f)
East Missoula
Ronan
Ronan State Bank (f)
Pablo
Polson
Valley Bank of Ronan (f)
Arlene
Hot Springs
Thompson Falls
Roundup
First Security Bank (f)
St. Ignace
Lake County Bank (f)
Seeley Lake
First Valley Bank (f)
Shelby
First State Bank
Sidney
1st Bank (f)
Stanford
Basin State Bank
Lewis and Clark
Thompson Falls
First State Bank
Plains
State Bank of Townsend (f)
Townsend
Farmers State Bank (f)
Victor
Dary
Florence
Hamilton
Whitfish
Glacier Bank of Whitefish (f)
Eureka
Wolf Point
Western Bank of Wolf Point (f)
(f) Member of the Federal Reserve System
Opened 11/1/2002
**Opened 4/1/2003

Baker..... The Bank of Baker
Bellevue..... Belt Valley Bank (f)
Bigfork..... Flathead Bank of Bigfork
Belgrade
Ennis
Lakeside
Big Sky..... Big Sky Western Bank (f)
Bozeman..... Bozeman
Four Corners
Citizens Bank & Trust Co. (f)
First Citizens Bank
Laurel
First Interstate Bank (f)
Montana
Belgrade
Bozeman
Evergreen
Butte
Cotstrip
Gardiner
Helena
Hardin
Livingston
Miles City
Missoula
Polson
Red Lodge
Whitefish
Wyoming
Casper
Cheyenne
Gillette
Jackson
Hole
Riverton
Sheridan
Laramie
Mills
Rocky Mountain Bank (f)
Bigfork
Bozeman
Broadus
Plains
Pleasantwood
Stevensville
Whitehall
Western Security Bank (f)
Laurel
Lewistown
First Boulder Valley Bank
Montana City
American Bank of Montana (f)
Big Sky
Big Timber
Livingston
Whitefish
First Security Bank
Belgrade
Fort Benton
Three Forks
West Yellowstone
The TrustPeople, Inc.
Bank of Bridger
Harlem
Joliet
First Citizens Bank (f)
First Security Bank (f)
Stockmens Bank (f)
Citizens State Bank of Choteau (f)
Choteau
First Security Bank
Peoples Bank of Deer Lodge
Denton
Farmers State Bank (f)
Dillon
State Bank & Trust Co.
Dutton
Dillon State Bank
First Madison Valley Bank
Ennis
West Yellowstone
First State Bank of Forsyth
Forsyth
First Community Bank (f)
Ashland
Choteau
Three Forks
Wolf Point
Valley Bank of Glasgow (f)
Heritage Bank
Community First Bank
Bozeman
Chester
Glendive
Have
Kalspell
Fort Benton
Geraldine
Missoula
PML Bank Great Falls *
Shelby
Citizens State Bank
Corvallis
Ravalli County Bank (f)
Corvallis
Stevensville
Little Horn State Bank
Billings
Lockwood
Independence Bank
Glasgow
Malta
Poplar
Scobey

STATE BANKING BOARD ACTIONS:
None.
DIVISION OF BANKING AND FINANCIAL INSTITUTIONS
ADMINISTRATIVE ACTIONS:
None.

ABSTRACT OF REPORTS
OF CONDITION
OF
MONTANA
STATE BANKS
AND
TRUST COMPANIES
--
NATIONAL BANKS
AND
TRUST COMPANIES
--
June 30, 2003

Scott Darkenwald..... Director, Department
of Administration
Annie M. Goodwin..... Commissioner of Banking
& Financial Institutions

Chris Olson..... Deputy Commissioner
James Darlier..... Chief Examiner
Peler Funk..... Attorney
Susan Pendergast..... Office Supervisor
Donna Zollinger..... Administrative Support
Jason Seifert..... Administrative Support

Steve Caruso..... Bank Examination Manager
Bob Fitzsimmons..... Senior Bank Examiner
Paul Staudohar..... Senior Bank Examiner
Patricia Doherty..... Senior Bank Examiner
David Novotny..... Bank Examiner
Noela Taylor..... Bank Examiner
Paul Reynolds..... Bank Examiner

Darryl Redman..... Bank Examination Manager
Barry Smith..... Senior Bank Examiner
Kelly Bjornstad..... Bank Examiner
Tanya Wetzel..... Bank Examiner
Darrin Maas..... Bank Examiner
Michael Webb..... Bank Examiner
Ronald Rusho..... Bank Examiner

Helena AREA EXAMINERS
Billings AREA EXAMINERS

STATE DOCUMENTS COLLECTION
FEB 11 2004
MONTANA STATE LIBRARY
1315 E. 6TH AVE.
HELENA, MONTANA 59601

Aggregate Assets, Liabilities and Capital of 64 state banks and 4 trust companies, June 30, 2003, compared with 64 state banks and 4 trust companies, June 30, 2002.



(000 omitted)				
	2003	2002	Increase/Decrease \$	%
ASSETS				
Cash and Balances Due from Banks.....	\$647,667	\$571,174	\$76,513	13.40
Securities - Held to Maturity.....	278,324	330,885	(52,561)	(15.88)
Securities - Available for Sale.....	2,366,233	1,980,319	385,914	19.49
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	2,644,557	2,311,204	333,353	14.42
Funds Sold & Repurchase Agreements.....	134,361	145,770	(11,409)	(7.83)
Loans and Leases.....	7,495,591	6,833,283	662,308	9.69
Less: Allowance for Loan and Lease Losses.....	113,249	104,641	8,608	8.23
Net Loans and Leases.....	7,382,342	6,728,642	653,700	9.72
Fixed Assets.....	271,762	246,490	25,272	10.25
Other Real Estate Owned.....	14,381	6,870	7,511	109.33
Other Assets.....	403,411	363,192	40,219	11.07
TOTAL ASSETS	\$11,498,501	\$10,373,342	\$1,125,159	10.85
LIABILITIES				
Interest-Bearing Deposits.....	\$7,216,807	\$6,809,454	\$407,353	5.98
Non-Interest-Bearing Deposits.....	1,733,221	1,430,892	302,329	21.13
Funds Purchased & Repurchase Agreements.....	565,059	447,869	117,200	26.17
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	801,530	604,856	196,675	32.52
Other Liabilities.....	80,173	77,677	2,496	3.21
TOTAL LIABILITIES	\$10,396,800	\$9,370,747	1,026,053	10.95
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	127,381	125,789	1,592	1.27
Surplus.....	688,855	628,421	60,434	9.62
Undivided Profits and Capital Reserves.....	262,736	229,183	33,553	14.64
Unrealized Securities Gains & Losses (FASB 115).....	22,729	19,202	3,527	18.37
TOTAL CAPITAL	\$1,101,701	\$1,002,595	99,106	9.88
TOTAL LIABILITIES AND CAPITAL	\$11,498,501	\$10,373,342	\$1,125,159	10.85

STATE BANKS			
	2003	2002	
Total Loans and Leases to Total Assets.....	64.55%	65.22%	
Total Loans and Leases to Total Deposits.....	83.75%	82.92%	
Total Capital and Reserve Accounts to Total Assets.....	10.46%	10.57%	
Tier 1 Capital to Total Assets.....	9.58%	9.67%	
Allowance for Loan and Lease Losses to Total Loans.....	1.51%	1.53%	

Aggregate Assets, Liabilities and Capital of 15 national banks, June 30, 2003, compared with 16 national banks, June 30, 2002. Compiled from information provided by Montana national banks.

(000 omitted)				
	2003	2002	Increase/Decrease \$	%
ASSETS				
Cash and Balances Due from Banks.....	\$218,081	\$167,943	\$50,138	29.85
Securities - Held to Maturity.....	40,791	35,092	5,699	16.24
Securities - Available for Sale.....	155,909	281,594	(125,685)	(44.63)
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	196,700	316,686	(119,986)	(37.89)
Funds Sold & Repurchase Agreements.....	581,931	363,089	218,842	60.27
Loans and Leases.....	1,612,244	1,661,801	(49,557)	(2.98)
Less: Allowance for Loan and Lease Losses.....	23,070	22,439	631	2.81
Net Loans and Leases.....	1,589,174	1,639,362	(50,188)	(3.05)
Fixed Assets.....	56,679	54,403	2,276	4.18
Other Real Estate Owned.....	2,144	2,743	(599)	(21.84)
Other Assets.....	127,454	79,086	48,368	61.16
TOTAL ASSETS	\$2,772,163	\$2,623,312	\$148,851	5.67
LIABILITIES				
Interest-Bearing Deposits.....	\$1,806,261	\$1,745,611	\$60,650	3.47
Non-Interest-Bearing Deposits.....	487,963	435,305	52,658	12.10
Funds Purchased & Repurchase Agreements.....	202,074	157,190	44,884	28.55
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	22,166	26,487	(4,301)	(16.24)
Other Liabilities.....	26,088	33,091	(7,003)	(21.16)
TOTAL LIABILITIES	\$2,544,572	\$2,397,584	146,888	6.13
CAPITAL				
Subordinated Notes and Debentures.....	\$10,250	\$10,265	(15)	(0.15)
Preferred Stock.....	0	0	0	0.00
Common Stock.....	65,721	66,081	(360)	(0.54)
Surplus.....	75,110	71,274	3,836	5.38
Undivided Profits and Capital Reserves.....	72,575	73,533	(958)	(1.30)
Unrealized Securities Gains & Losses (FASB 115).....	3,995	4,475	(540)	(12.07)
TOTAL CAPITAL	\$227,591	\$225,628	1,963	0.87
TOTAL LIABILITIES AND CAPITAL	\$2,772,163	\$2,623,312	\$148,851	5.67

NATIONAL BANKS			
	2003	2002	
Total Loans and Leases to Total Assets.....	57.66%	62.81%	
Total Loans and Leases to Total Deposits.....	70.27%	76.20%	
Total Capital and Reserve Accounts to Total Assets.....	8.97%	9.38%	
Tier 1 Capital to Total Assets.....	7.84%	8.21%	
Allowance for Loan and Lease Losses to Total Loans.....	1.43%	1.35%	

GRAND TOTAL - ALL BANKS IN MONTANA

\$14,270,664	\$12,996,654	\$1,274,010	9.80
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E6A

No. 271
DEC. 31, 2004

No. 271

MONTANA STATE BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Baker.....The Bank of Baker
Belt.....Belt Valley Bank (f)
Bigfork.....Belgrade Cut Bank
Big Sky.....Big Sky Western Bank (f)
Big Timber.....Bozeman Four Corners
Billings.....Citizens Bank & Trust Co. (f)
 Laurel
 First Interstate Bank (f)
 Montana:
 Belgrade
 Eureka
 Hamilton
 Lame Deer
 Polson
 Wyoming:
 Buffalo
 Jackson Hole
 Laramie
 Rocky Mountain Bank
 Bigfork
 Pleasantwood
 Stevensville
 Western Security Bank (f)
 Laurel
 First Boulder Valley Bank
 Montana City
 American Bank of Montana (f)
Bozeman.....Big Sky Big Timber Livingston Whitefish
 First Security Bank
 Belgrade Fort Benton Three Forks
 Belgrade
 The Trust People, Inc.
 First Citizens Bank (f)
 Stockmens Bank (f)
 Citizens State Bank of Choteau (f)
 First Security Bank
 Peoples Bank of Deer Lodge
 Farmers State Bank (f)
 Dillon
 State Bank & Trust Co.
 Dutton State Bank
 Ennis
 First Madison Valley Bank
 West Yellowstone
 Forsyth
 First State Bank of Forsyth
 Glasgow
 Ashland Culbertson
 Three Forks Wolf Point
 Valley Bank of Glasgow (f)
 Community First Bank
 Heritage Bank
 Billings Bozeman Chester
 Gardiner Glendive Havre
 Missoula Shelby
 PMT Bank Great Falls
 Citizens State Bank
 Conaville
 Ravalli County Bank (f)
 Conaville Stevensville
 Hardin Little Horn State Bank
 Billings Lockwood
 Independence Bank
 Glasgow Malta
 Scobey

Helena.....Anaco Trust Company
 College Savings Trust
 First Security Bank
 Valley Bank of Helena (f)
 East Helena
Jordan.....Garfield County Bank
Kalispell.....Anaconda Bigfork Butte
 Columbia Falls Evergreen Libby
 Polson
 Three Rivers Bank of Montana
 Valley Bank
 West One Bank
 Yellowstone Bank (f)
 Absarokee Billings
 First Bank of Lincoln
 Bitterroot Valley Bank
 Bonner Frenchtown Missoula St. Regis
 Superior
 First Security Bank (f)
 First State Bank (f)
 Manhattan State Bank
 Amsterdam Three Forks
 Stockman Bank of Montana
 Billings Bozeman Conrad
 Glendive Great Falls Havre
 Pleasantwood Richey Sidney
 Wibaux Worden
 Advisors Trust Co.
Missoula.....Community Bank of Missoula (f)
 First Security Bank (f)
 Hamilton
 Philipsburg Flint Creek Valley Bank (f)
 Pleasantwood Butte Drummond
 Polson Montana State Bank (f)
 First Citizens Bank (f)
 East Missoula
 Ronan Community Bank, Inc. (f)
 Pablo
 Valley Bank of Ronan (f)
 Thompson Falls
 Arlene Hot Springs
 Roundup First Security Bank
 St. Ignace Lake County Bank (f)
 Seeley Lake First Valley Bank (f)
 Shelby First State Bank (f)
 Sidney 1st Bank (f)
 Stanford Basin State Bank
 Lewistown
 Thompson Falls First State Bank
 Dillon Plains
 Townsend State Bank of Townsend (f)
 Victor Farmers State Bank (f)
 Dartey Florence Hamilton
 Whitefish Glacier Bank of Whitefish (f)
 Eureka
 Wolf Point Western Bank of Wolf Point (f)
 (f) Member of the Federal Reserve System

STATE BANKING BOARD ACTIONS:
12/1/2004 - Approved the application of the proposed Bank of Bozeman to open a new bank in Bozeman.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS
ADMINISTRATIVE ACTIONS:
On these dates, approved applications by these banks to open branches in the following locations:
10/7/2004 - Valley Bank of Bozeman - Pablo
11/1/2004 - First Security Bank, Bozeman - Big Sky

MONTANA NATIONAL BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Absarokee.....United Bank of Absarokee, N.A.
Bridger.....Columbus
 Bank of Bridger, N.A.
 Montana:
 Harlem Joliet Red Lodge
 Wyoming:
 Greybull Lovell
Browning.....Native American Bank, N.A.
Chinook.....Western Bank of Chinook, N.A.
Columbia Falls.....First Citizens Bank, N.A.
 Kalispell
Ekalaka.....First National Bank
Fairfield.....First National Bank
 Vaughn
Harlowton.....Continental National Bank
Helena.....Mountain West Bank, N.A.
Kalispell.....Bozeman Great Falls Missoula
 Mountain West Bank of Kalispell, N.A.
 Whitefish
Lewistown.....First National Bank of Lewistown
Libby.....First National Bank of Montana
 Anaconda Bozeman Butte
 Missoula Troy
Twin Bridges.....Ruby Valley National Bank
 Sheridan
White Sulphur Springs.....Bank of the Rockies, N.A.
 Clyde Park Emigrant Livingston

Cities with branches of out-of-state banks operating in Montana (permitted under law effective 10/1/2001)
Fairview - First Security Bank-West, Beulah, ND
Billings, Bozeman, Butte, Great Falls, Havre, Helena, Miles City, Missoula - U.S. Bank National Association, Cincinnati, OH
Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester, Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls, Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valer - Wells Fargo Bank, National Association, San Francisco, CA

ABSTRACT OF REPORTS OF CONDITION

OF
MONTANA
STATE BANKS
AND
TRUST COMPANIES
--
NATIONAL BANKS
AND
TRUST COMPANIES
--

December 31, 2004

Janet Kelly.....Director, Department of Administration
Annie M. Goodwin.....Commissioner of Banking & Financial Institutions

OFFICE STAFF

Bob Fitzsimmons.....Deputy Commissioner
James Darlier.....Chief Examiner
Christopher Romano.....Office Supervisor
Donna Zollinger.....Administrative Support

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Tanya Wetzel.....Bank Examiner
Darrin Maas.....Bank Examiner
Michael Webb.....Bank Examiner
Ronald Rusko.....Bank Examiner
Eric Astrup.....Bank Examiner



Aggregate Assets, Liabilities and Capital of 63 state banks and 4 trust companies, December 31, 2004, compared with 64 state banks and 4 trust companies, December 31, 2003.

	(000 omitted)			
	December 31		Increase/Decrease	
	2004	2003	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$771,922	\$659,307	\$112,615	17.08
Securities - Held to Maturity.....	245,923	267,617	(21,694)	(8.11)
Securities - Available for Sale.....	2,659,049	2,746,808	(87,759)	(3.19)
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	2,904,972	3,014,425	(109,453)	(3.63)
Funds Sold & Repurchase Agreements.....	169,384	202,750	(33,366)	(16.46)
Loans and Leases.....	8,448,258	7,594,649	853,609	11.24
Less: Allowance for Loan and Lease Losses.....	124,860	115,238	9,622	8.35
Net Loans and Leases.....	8,323,398	7,479,411	843,987	11.28
Fixed Assets.....	305,591	286,524	19,067	6.65
Other Real Estate Owned.....	13,106	12,876	230	1.79
Other Assets.....	444,418	413,805	30,613	7.40
TOTAL ASSETS	\$12,932,791	\$12,069,098	\$863,693	7.16
LIABILITIES				
Interest-Bearing Deposits.....	\$7,778,066	\$7,452,758	\$325,308	4.36
Non-Interest-Bearing Deposits.....	2,150,421	1,915,009	235,412	12.29
Funds Purchased & Repurchase Agreements.....	692,390	569,242	123,148	21.63
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	1,017,569	930,770	86,799	9.33
Other Liabilities.....	72,871	68,335	4,536	6.64
TOTAL LIABILITIES	\$11,711,317	\$10,936,114	775,203	7.09
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	261	0	261	N/A
Common Stock.....	118,953	128,285	(9,332)	(7.27)
Surplus.....	761,575	709,832	51,743	7.29
Undivided Profits and Capital Reserves.....	340,651	286,429	54,222	18.93
Unrealized Securities Gains & Losses (FASB 115).....	34	8,438	(8,404)	(99.60)
TOTAL CAPITAL	\$1,221,474	\$1,132,984	88,490	7.81
TOTAL LIABILITIES AND CAPITAL	\$12,932,791	\$12,069,098	\$863,693	7.16

Aggregate Assets, Liabilities and Capital of 14 national banks, December 31, 2004, compared with 13 national banks, December 31, 2003. Compiled from information provided by Montana national banks.

	(000 omitted)			
	December 31		Increase/Decrease	
	2004	2003	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$84,543	\$91,702	(\$7,159)	(7.81)
Securities - Held to Maturity.....	39,589	43,808	(4,319)	(9.84)
Securities - Available for Sale.....	123,821	78,724	45,097	57.28
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	163,410	122,632	40,778	33.25
Funds Sold & Repurchase Agreements.....	21,714	30,075	(8,361)	(27.80)
Loans and Leases.....	1,095,456	881,653	213,603	24.22
Less: Allowance for Loan and Lease Losses.....	14,211	13,232	979	7.40
Net Loans and Leases.....	1,081,245	868,621	212,624	24.48
Fixed Assets.....	46,338	35,373	10,965	31.00
Other Real Estate Owned.....	2,595	4,652	(2,057)	(46.52)
Other Assets.....	37,879	32,720	5,159	15.77
TOTAL ASSETS	\$1,437,724	\$1,185,975	\$251,749	21.23
LIABILITIES				
Interest-Bearing Deposits.....	\$1,016,515	\$843,037	\$173,478	20.58
Non-Interest-Bearing Deposits.....	216,154	171,385	44,769	26.12
Funds Purchased & Repurchase Agreements.....	14,448	25,595	(11,147)	(43.55)
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	44,625	23,715	20,910	88.17
Other Liabilities.....	11,445	9,546	1,899	19.89
TOTAL LIABILITIES	\$1,303,187	\$1,073,278	229,909	21.42
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	21,978	21,253	725	3.41
Surplus.....	42,835	31,609	11,226	35.52
Undivided Profits and Capital Reserves.....	70,037	59,418	10,619	17.87
Unrealized Securities Gains & Losses (FASB 115).....	(313)	417	(730)	(175.06)
TOTAL CAPITAL	\$134,537	\$112,697	\$21,840	19.38
TOTAL LIABILITIES AND CAPITAL	\$1,437,724	\$1,185,975	\$251,749	21.23
GRAND TOTAL - ALL BANKS IN MONTANA	\$14,370,515	\$13,255,073	\$1,115,442	8.42

	December 31,	
	2004	2003
STATE BANKS		
Total Loans and Leases to Total Assets.....	64.70%	62.33%
Total Loans and Leases to Total Deposits.....	85.09%	81.07%
Total Capital and Reserve Accounts to Total Assets.....	10.31%	10.24%
Tier 1 Capital to Total Assets.....	9.44%	9.39%
Allowance for Loan and Lease Losses to Total Loans.....	1.48%	1.52%

	December 31,	
	2004	2003
NATIONAL BANKS		
Total Loans and Leases to Total Assets.....	75.45%	73.54%
Total Loans and Leases to Total Deposits.....	88.87%	86.93%
Total Capital and Reserve Accounts to Total Assets.....	10.24%	10.50%
Tier 1 Capital to Total Assets.....	9.36%	9.50%
Allowance for Loan and Lease Losses to Total Loans.....	1.30%	1.50%

MONTANA STATE BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Baker.....	The Bank of Baker				
Belt.....	Belt Valley Bank (f)				
Bigfork.....	Flanread Bank of Bigfork				
	Belgrade Cut Bank				Ennis
Big Sky.....	Big Sky Western Bank (f)				Lakeside
	Bozeman Four Corners				
Big Timber.....	Citizens Bank & Trust Co. (f)				
Billings.....	First Citizens Bank				
	Laurel				
	First Interstate Bank (f)				
	Montana:				
	Belgrade	Bozeman	Butte	Colstrip	
	Eureka	Evergreen	Gardiner	Great Falls	
	Hamilton	Hardin	Helena	Kalispell	
	Lame Deer	Livingston	Missoula	Missoula	
	Polson	Red Lodge	Whitefish		
	Wyoming:				
	Buffalo	Casper	Cheyenne	Gillette	
	Jackson Hole	Land	Lander	Shelby	
	Laramie	Mills	Riverton	Sheridan	
	Rocky Mountain Bank				
	Bigfork	Bozeman	Broadus	Plains	
	Pleasantwood	Stevensville	Whitehall		
	Western Security Bank (f)				
	Laurel	Lewistown			
Boulder.....	First Boulder Valley Bank				
	Montana City				
Bozeman.....	American Bank				
	Big Sky	Big Timber	Livingston	Whitefish	
	Bank of Bozeman*				
	First Security Bank				
	Belgrade	Fort Benton	Three Forks		
	West Yellowstone				
Butte.....	The Trust People, Inc.				
	First Citizens Bank (f)				
Cascade.....	Stockmens Bank (f)				
Choteau.....	Citizens State Bank of Choteau (f)				
Columbia Falls.....	Freedom Bank**				
Deer Lodge.....	First Security Bank				
	Peoples Bank of Deer Lodge				
Denton.....	Farmers State Bank (f)				
Dillon.....	State Bank & Trust Co.				
Dutton.....	Dutton State Bank				
Ennis.....	First Madison Valley Bank				
	West Yellowstone				
Forsyth.....	First State Bank of Forsyth				
Glasgow.....	First Community Bank (f)				
	Ashland	Culbertson	Three Forks		
	Hinsdale	Valley Bank of Glasgow (f)			
Glenville.....	Community First Bank				
Great Falls.....	Heritage Bank				
	Billings	Bozeman	Chester	Fort Benton	
	Geraldine	Glenville	Harve	Kalispell	
	Missoula	Shelby			
	Prairie Mountain Bank				
	Citizens State Bank				
Hamilton.....	Conaville				
	Ravalli County Bank (f)				
	Conaville	Stevensville			
Hardin.....	Little Horn State Bank				
Harve.....	Independence Bank				
	Glasgow	Malla			
	Lockwood				
	Poplar				
	Scobey				

CLOSURE:

Advisor's Trust Co., Missoula, completed voluntary liquidation and surrendered its charter 6-20-05.

STATE BANKING BOARD ACTIONS:

3-8-05 - Approved the application of the proposed Freedom Bank to open a new bank in Columbia Falls.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

ADMINISTRATIVE ACTIONS:

On these dates, approved applications by these banks to open branches in the following locations:
1-20-05 - Rocky Mountain Bank, Billings - Kalispell
3-16-05 - Little Horn Bank, Hardin - Laurel

MONTANA NATIONAL BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Absarokee.....	United Bank of Absarokee, N.A.				
Bridger.....	Bank of Bridger, N.A.				
	Montana:				
	Harlem	Joliet	Red Lodge		
	Wyoming:				
	Greybull	Lovell			
Browning.....	Native American Bank, N.A.				
Chinook.....	Western Bank of Chinook, N.A.				
Columbia Falls.....	First Citizens Bank, N.A.				
	Kalispell				
Ekalaka.....	First National Bank				
Fairfield.....	First National Bank				
	Vaughn				
Harlowton.....	Continental National Bank				
	Rysgate				
Helena.....	Mountain West Bank, N.A.				
	Bozeman	Great Falls	Missoula		
Kalispell.....	Mountain West Bank of Kalispell, N.A.				
	Whitefish				
Lewistown.....	First National Bank of Lewistown				
Libby.....	First National Bank of Montana				
	Anaconda	Bozeman	Butte		
	Missoula	Troy			
Twin Bridges.....	Ruby Valley National Bank				
	Sherridan				
White Sulphur.....	Bank of the Rockies, N.A.				
	Springs	Clyde Park	Emigrant	Livingston	

Cities with branches of out-of-state banks operating in Montana (permitted under law effective 10/1/2001)
Fairview - First Security Bank-West, Beulah, ND

Billings, Bozeman, Butte, Great Falls, Havre, Helena, Miles City, Missoula - U.S. Bank National Association, Cincinnati, OH
Anaconda, Baker, Big Sandy, Billings, Bozeman, Butte, Chester, Chinook, Circle, Conrad, Dillon, Forsyth, Glasgow, Great Falls, Havre, Helena, Kalispell, Lewistown, Livingston, Missoula, Red Lodge, Roundup, Rudyard, Shelby, Sidney, Superior, Valler - Wells Fargo Bank, National Association, San Francisco, CA

STATE DOCUMENTS COLLECTION

037 0 5 2005

MONTANA STATE LIBRARY
1515 E 6th Ave.
MONTANA 59620



ABSTRACT OF REPORTS OF CONDITION

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June 30, 2005

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Michael Webb.....Bank Examiner
Ronald Rusho.....Bank Examiner
Victoria Bakken.....Bank Examiner

Aggregate Assets, Liabilities and Capital of 65 state banks and 3 trust companies, June 30, 2005, compared with 63 state banks and 4 trust companies, June 30, 2004.

	(000 omitted)			
	June 30		Increase/Decrease	
	2005	2004	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$597,241	\$660,903	(\$63,662)	(9.63)
Securities - Held to Maturity.....	246,592	255,273	(8,681)	(3.40)
Securities - Available for Sale.....	2,570,792	2,555,459	5,333	0.21
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	2,817,364	2,820,732	(3,368)	(0.12)
Funds Sold & Repurchase Agreements.....	115,101	116,791	(1,690)	(1.45)
Loans and Leases.....	9,098,635	8,164,048	934,587	11.45
Less: Allowance for Loan and Lease Losses.....	129,747	120,929	8,818	7.29
Net Loans and Leases.....	8,968,888	8,043,119	925,769	11.51
Fixed Assets.....	305,541	292,666	12,875	4.40
Other Real Estate Owned.....	12,636	12,826	(190)	(1.48)
Other Assets.....	457,636	444,309	13,327	3.00
TOTAL ASSETS	\$13,274,427	\$12,391,346	\$883,081	7.13
LIABILITIES				
Interest-Bearing Deposits.....	\$7,863,347	\$7,477,916	\$385,431	5.15
Non-Interest-Bearing Deposits.....	2,203,283	1,979,496	223,787	11.31
Funds Purchased & Repurchase Agreements.....	784,711	616,971	167,740	27.19
Demand Notes.....	0	4,414	(4,414)	(100.00)
Other Borrowed Funds.....	1,045,661	1,093,392	(47,731)	(4.37)
Other Liabilities.....	81,836	67,307	14,529	21.59
TOTAL LIABILITIES	\$11,978,838	\$11,239,496	\$739,342	6.58
CAPITAL				
Subordinated Notes and Debentures.....	\$15,000	\$0	15,000	N/A
Preferred Stock.....	0	262	(262)	(100.00)
Common Stock.....	121,448	118,802	2,646	2.23
Surplus.....	800,754	753,066	47,668	6.33
Undivided Profits and Capital Reserves.....	359,523	297,798	61,725	20.73
Unrealized Securities Gains & Losses (FASB 115).....	(1,136)	(18,098)	16,962	(93.72)
TOTAL CAPITAL	\$1,295,589	\$1,151,850	\$143,739	12.48
TOTAL LIABILITIES AND CAPITAL	\$13,274,427	\$12,391,346	\$883,081	7.13

Aggregate Assets, Liabilities and Capital of 14 national banks, June 30, 2005, compared with 14 national banks, June 30, 2004. Compiled from information provided by Montana national banks.

	(000 omitted)			
	June 30		Increase/Decrease	
	2005	2004	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$74,940	\$82,953	(\$8,013)	(9.66)
Securities - Held to Maturity.....	38,579	42,460	(3,881)	(9.14)
Securities - Available for Sale.....	122,238	118,657	3,581	3.02
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	160,817	161,117	(300)	(0.19)
Funds Sold & Repurchase Agreements.....	31,370	16,102	15,268	94.82
Loans and Leases.....	1,190,811	1,053,658	137,153	13.02
Less: Allowance for Loan and Lease Losses.....	15,665	13,403	2,262	16.88
Net Loans and Leases.....	1,175,146	1,040,255	134,891	12.97
Fixed Assets.....	47,285	42,731	4,554	10.66
Other Real Estate Owned.....	2,167	2,244	(77)	(3.43)
Other Assets.....	41,433	38,941	2,492	6.40
TOTAL ASSETS	\$1,533,158	\$1,384,343	\$148,815	10.75
LIABILITIES				
Interest-Bearing Deposits.....	\$1,066,636	\$971,834	\$94,802	9.75
Non-Interest-Bearing Deposits.....	225,283	199,168	26,115	13.11
Funds Purchased & Repurchase Agreements.....	23,316	25,002	(1,686)	(6.74)
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	66,238	50,623	15,615	30.85
Other Liabilities.....	11,255	10,234	1,021	9.98
TOTAL LIABILITIES	\$1,392,728	\$1,256,861	\$135,867	10.81
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	21,978	21,978	0	0.00
Surplus.....	43,835	41,435	2,400	5.77
Undivided Profits and Capital Reserves.....	75,057	64,833	10,224	15.77
Unrealized Securities Gains & Losses (FASB 115).....	(440)	(764)	324	(42.41)
TOTAL CAPITAL	\$140,430	\$127,482	\$12,948	10.16
TOTAL LIABILITIES AND CAPITAL	\$1,533,158	\$1,384,343	\$148,815	10.75
GRAND TOTAL - ALL BANKS IN MONTANA	\$14,807,585	\$13,775,689	\$1,031,896	7.49

STATE BANKS	June 30	
	2005	2004
Total Loans and Leases to Total Assets.....	67.88%	65.25%
Total Loans and Leases to Total Deposits.....	90.38%	86.32%
Total Capital and Reserve Accounts to Total Assets.....	10.63%	10.17%
Tier 1 Capital to Total Assets.....	9.65%	9.30%
Allowance for Loan and Lease Losses to Total Loans.....	1.43%	1.48%

NATIONAL BANKS	June 30	
	2005	2004
Total Loans and Leases to Total Assets.....	76.86%	75.38%
Total Loans and Leases to Total Deposits.....	92.17%	89.98%
Total Capital and Reserve Accounts to Total Assets.....	10.08%	10.08%
Tier 1 Capital to Total Assets.....	9.16%	9.21%
Allowance for Loan and Lease Losses to Total Loans.....	1.32%	1.27%